



BUYING A HOME

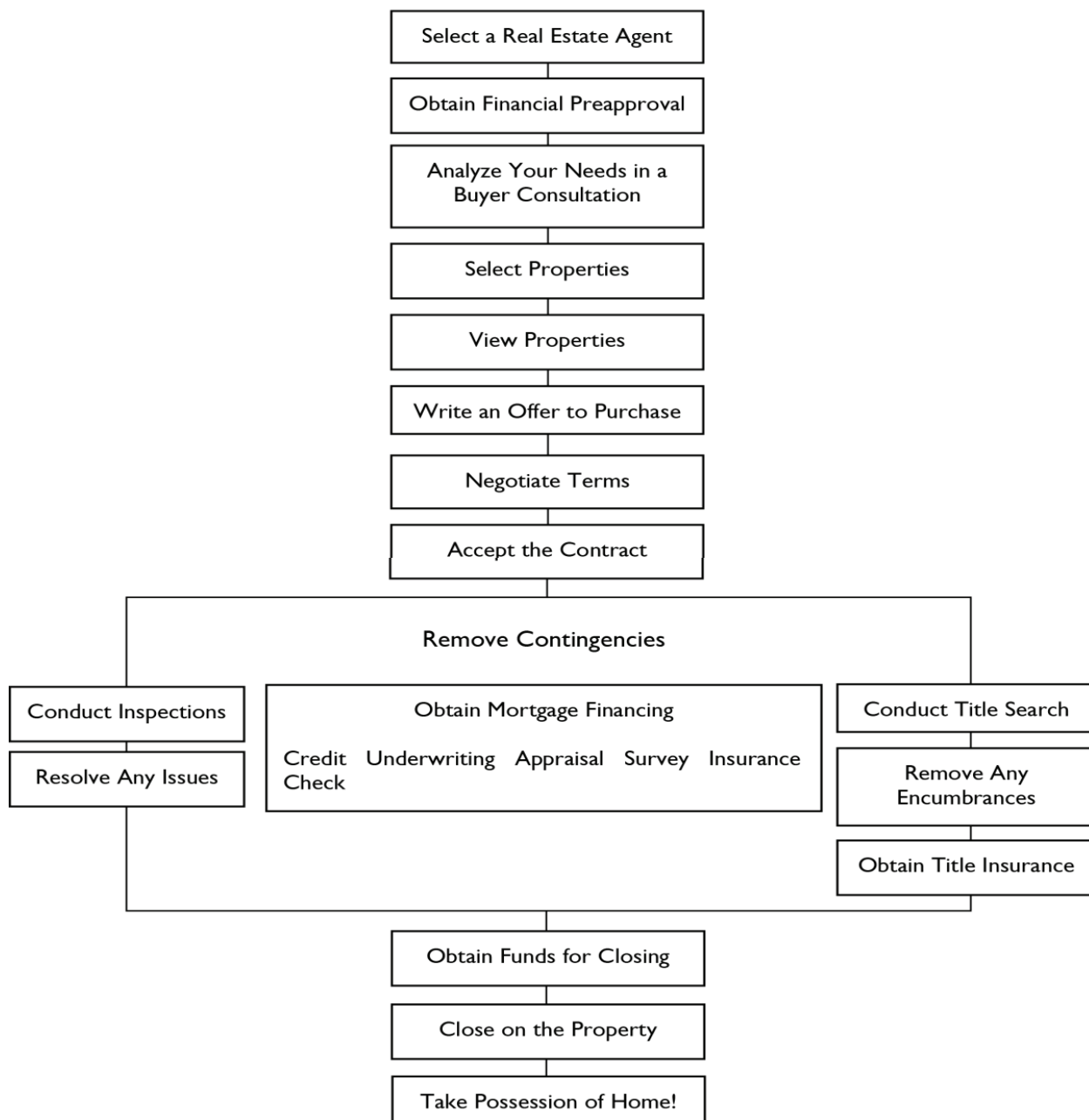
The Buying Process

1. **Meet and consult with you to find out what your needs and wants are in the purchase of a new property.**
Formulate a plan to meet and exceed those needs.
2. **Discuss financing for your purchase.** If you are going to need to obtain a loan to purchase your new property; refer you to a mortgage lender who will be able to provide you with the best financing solution to meet your needs. Obtain Pre-Approval Letter.
3. **Conduct a detailed search of all properties matching your criteria.**
4. **Tour all areas, neighborhoods, and subdivisions of interest.**
5. **Show all properties of interest.**
6. **Communication:**
 - a. Updates on neighborhood activity in those neighborhoods that you are interested in buying.
 - I. New listings
 - II. Price reductions
 - III. Under Contract Show and Under Contract No Show
 - IV. Back on the Market
7. **Upon finding your top 3 choices – narrow down by:**
 - a. Second showings of those properties.
 - b. Comparative Market Analysis to determine what an accurate market value is for each property. This will help in determining offer and purchase amount.
8. **Meet and submit an offer on your new home:**
 - a. Thoroughly explain the agreements, contract, addenda, and disclosures that we will be using during the transaction.
 - b. Negotiate all terms of purchase contract on your behalf and to your best interest.
 - c. Upon reaching an agreement, facilitate the signing and execution of the contract.
9. **Due Diligence:**
 - a. Refer you to top service professionals to provide all inspections that you will need of the property.
 - b. Set up all inspections on your behalf.
 - c. Refer you to top closing attorneys in the area, coordinate with the attorney of your choice, and set up your closing appointment.
10. **Closing:**
 - a. One or two days prior to closing, conduct a final walk through of your new home.
 - b. Review CD, closing disclosure, with you prior to closing.
 - c. Attend Closing with you.



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Diagram of the Buying Process





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Preparing for Closing

Closing day marks the end of your home-buying process and the beginning of your new life! Follow the below guidelines to make sure your closing goes smoothly.

7 to 10 Days Prior:

- Ensure that your property insurance is in place effective the day of closing.
- Change utility bills at your new home to your name effective the day of closing.
 - Duke Energy - Electricity
 - City of Charlotte - Water and Sewer
 - Piedmont Natural Gas - Natural Gas
 - Cable / Internet / Phone - your choice of several

The Day Before We Will:

- Do a final walk through of your new home, to ensure that it is in the same condition or better than when we negotiated your contract for purchase.
- Review your Closing Disclosure and Settlement Statement. These are the forms that summarize all of the costs associated with your purchase. These forms will also show the exact amount you need for closing, including your down payment and closing costs.

Day of Closing:

- Initiate a wire or obtain a certified check for closing costs and down payment. Make the check payable to the closing attorney's office.
- An insurance binder and paid receipt.
- Bring Photo IDs.